

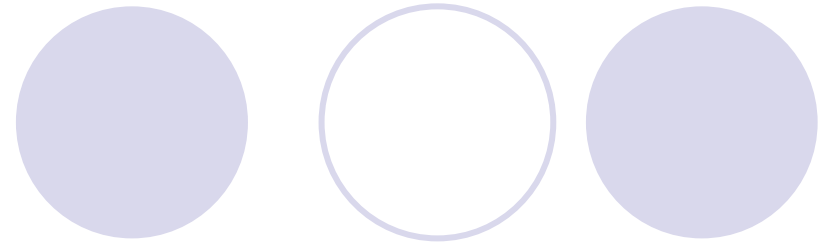


Montana Workers' Compensation **Survey Project**

Injured Worker Survey

LMAC—September 2, 2008

Some Background



- NCCI: MT's average RTW Duration is 111 days
 - 126% of the national average
- Estimated \$12.5 million can be saved by reducing duration to the national average
- Role of the survey project: Identify barriers to RTW and areas of focus

Survey Methodology



- Dates of injury between October 1, 2001 and December 31, 2002
 - Availability of wage data
 - Time for claims to develop
- Claims with wage loss benefits
- 5,212 individuals in sample
- 3 rounds of surveys
 - 1st Round: Postcard to entire sample directing to online survey
 - 2nd & 3rd Rounds: Paper survey to non-responders

Response Rates & Confidence Levels

- Received 626 surveys
- 12% response rate
- 1,732 surveys were returned with “bad” addresses
- 95% confidence level required 371 responses
- 626 responses allow 96% confidence level
- 95% = 3.7 confidence interval

Potential Sources of Bias



- Migration Bias:

- With older dates of injury, could the most severe cases or certain groups (young people) be missed?

- Self-Selection Bias:

- Survey is voluntary, questions are voluntary
- Are the people least satisfied with the system most likely to respond?

Demographics



- Gender

- Males: 378 (62%)
- Females: 230 (38%)

- Age

- Average: 47.4 years
- Oldest: 72.6 years
- Youngest: 16.6 years

Demographics (cont...)



- Marital Status:

- Married: 371 (61%)
- Single: 152 (25%)
- Separated/Widowed: 5 (~1%)
- Unknown: 82 (13%)

- Dependents

- Median: 0 dependents (82% had 0)
- Most: 9 dependents

Demographics (cont...)



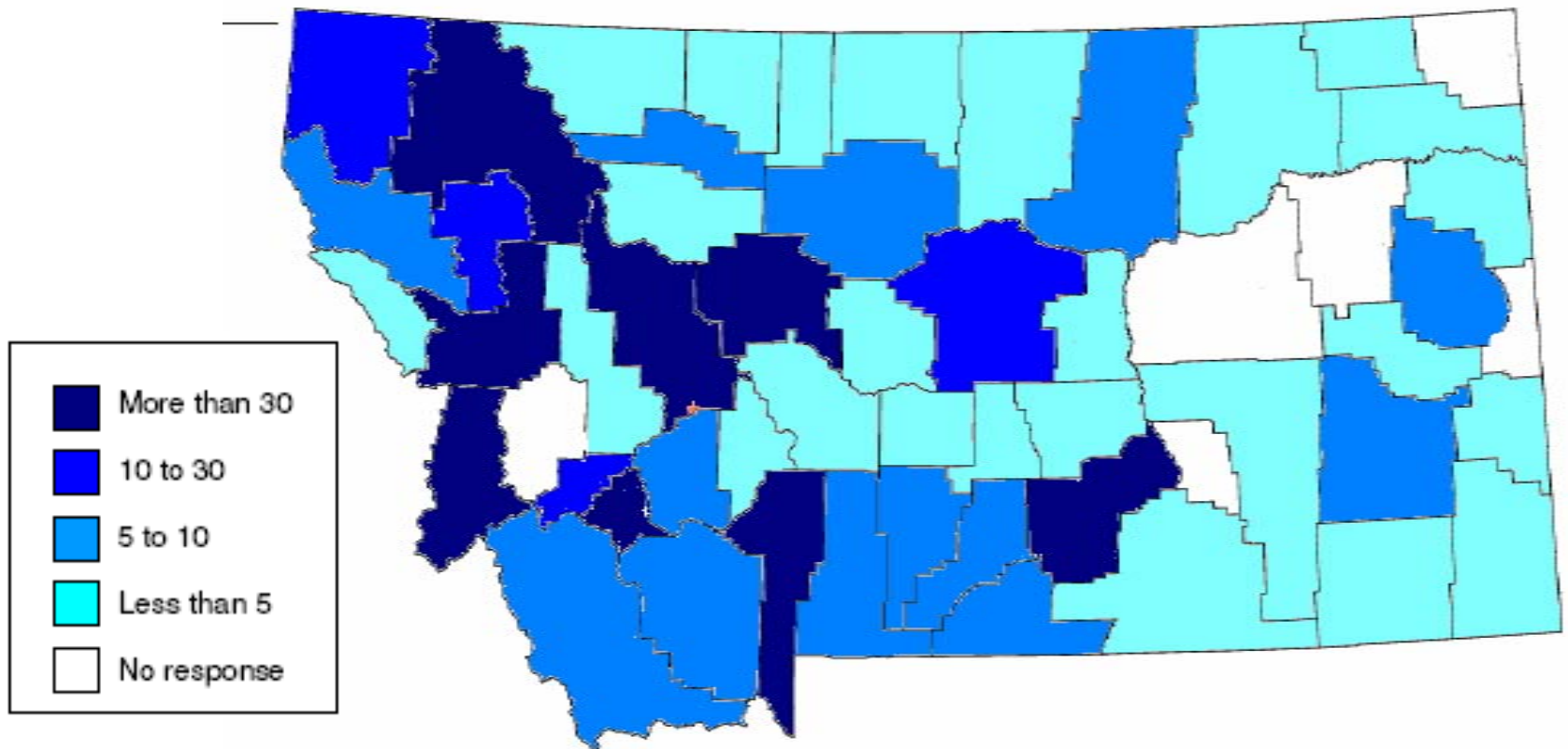
- Education

- HS Degree or Less: 243 (40%)
- Some College/ 2 yr Degree: 219 (36%)
- 4 yr Degree or More: 92 (15%)
- No Answer: 56 (9%)

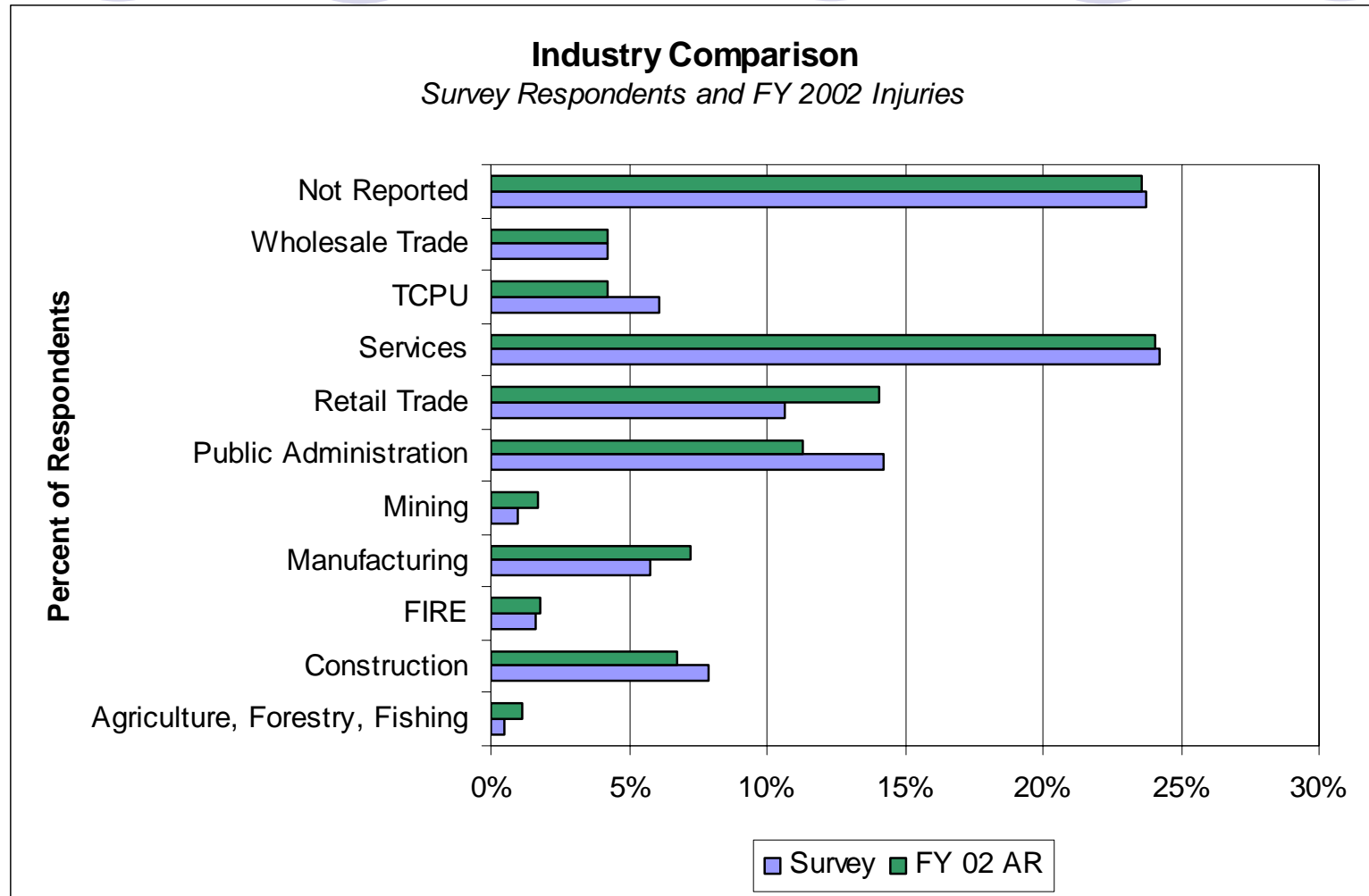
- Union Members

- 159 (26%)

Respondents by County

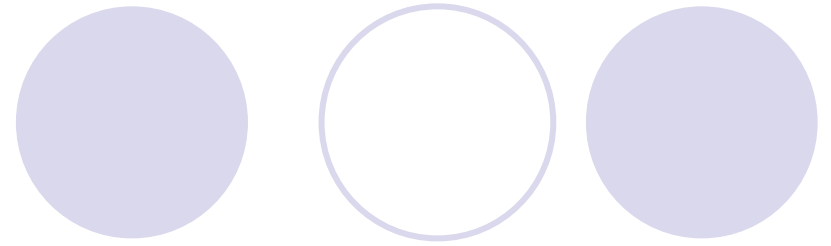


Industry



TCPU: Transportation, Communications, Public Utilities. **FIRE:** Finance, Insurance, Real Estate

A note of caution...



- ***Association is not Causation!***



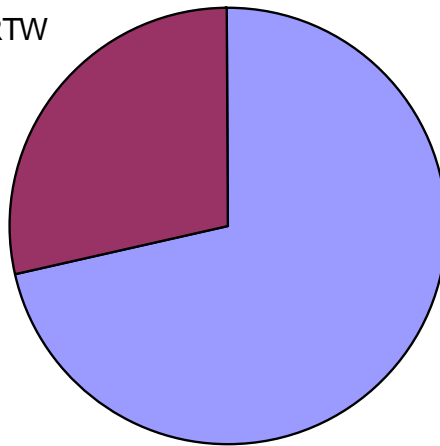


Job/ Individual Factors

Respondents and RTW

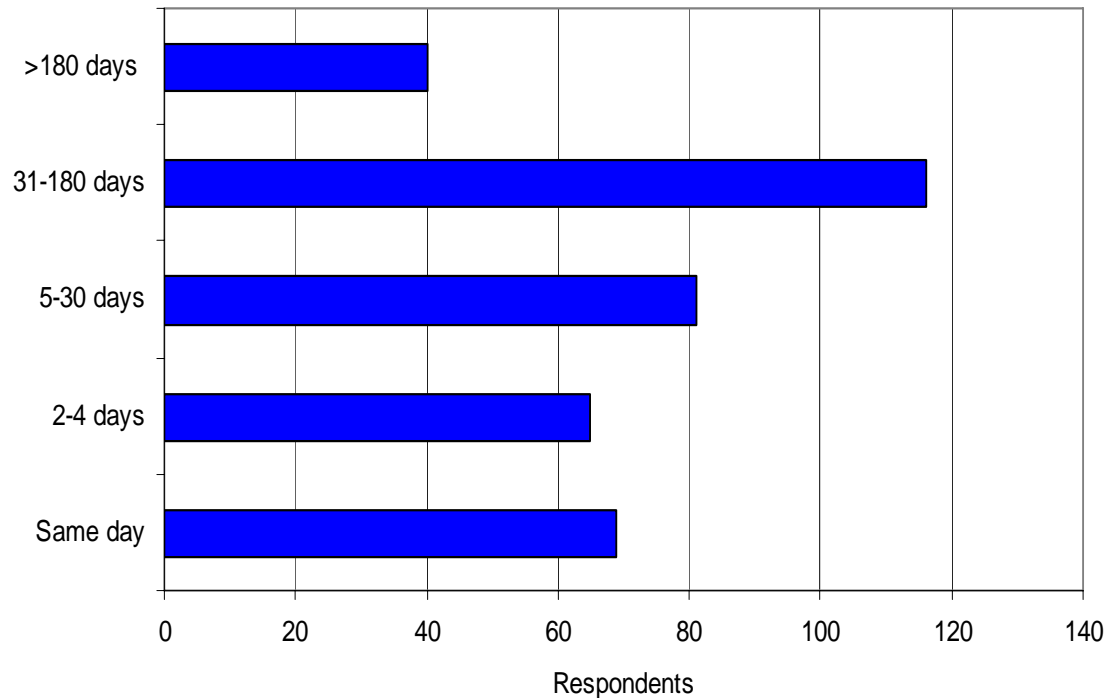
Return-To-Work
Self Reported

Have Not RTW
29%



Have RTW
71%

RTW Duration
Self Reported



Age

RTW Duration Interval	Average Age
The same day	47 years
In 2-4 days	44 years
In 5-30 days	48 years
In 31-180 days	47 years
>180 Days	46 years



Marital Status

RTW Duration Interval	Married	Unmarried
The same day	17%	20%
In 2-4 days	18%	16%
In 5-30 days	20%	25%
In 31-180 days	35%	27%
>180 Days	10%	12%
	100%	100%



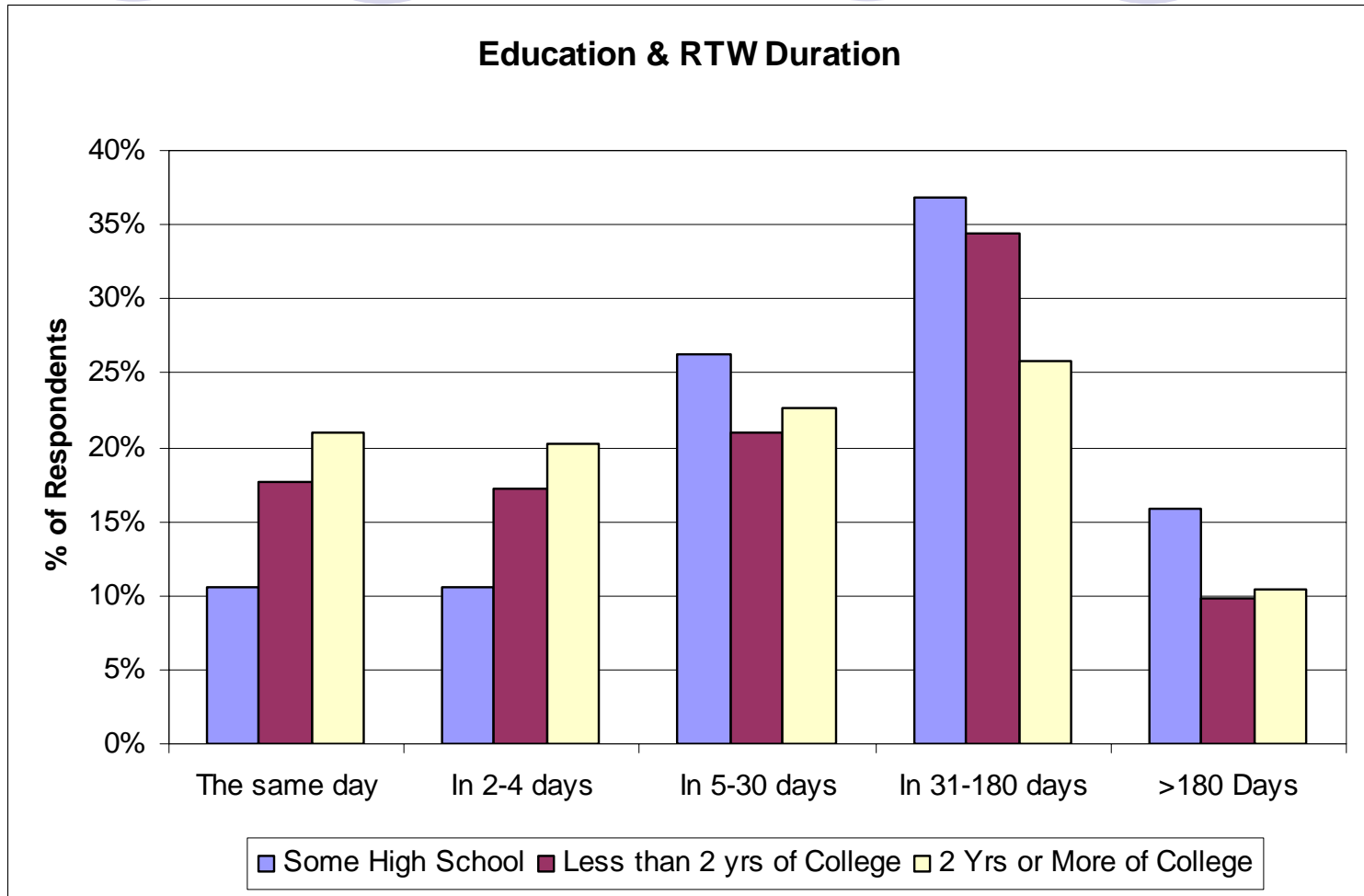
Gender



RTW Duration Interval	Females	Males
The same day	21%	17%
In 2-4 days	18%	17%
In 5-30 days	21%	23%
In 31-180 days	29%	32%
>180 Days	11%	11%
	100%	100%



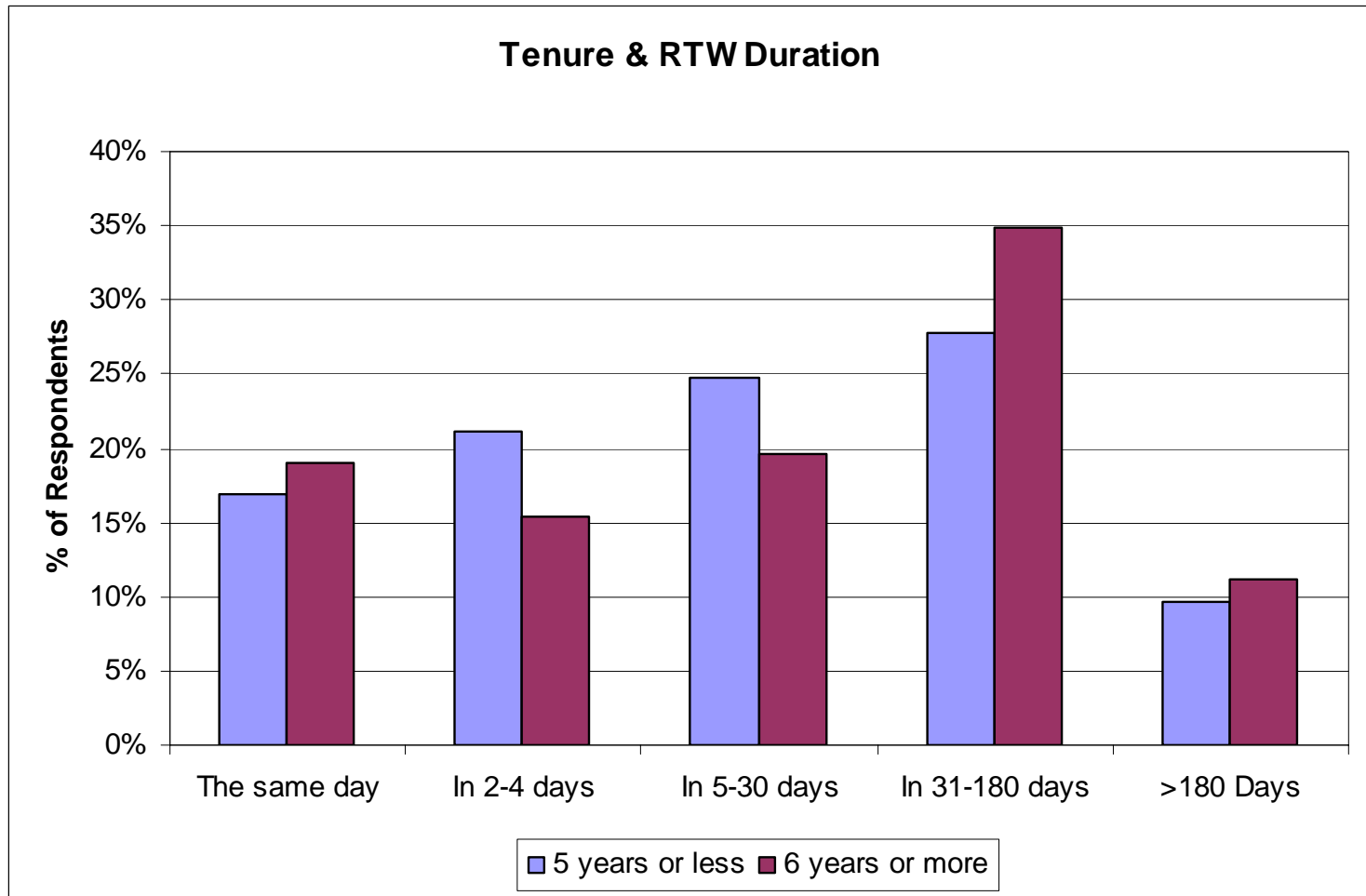
Education



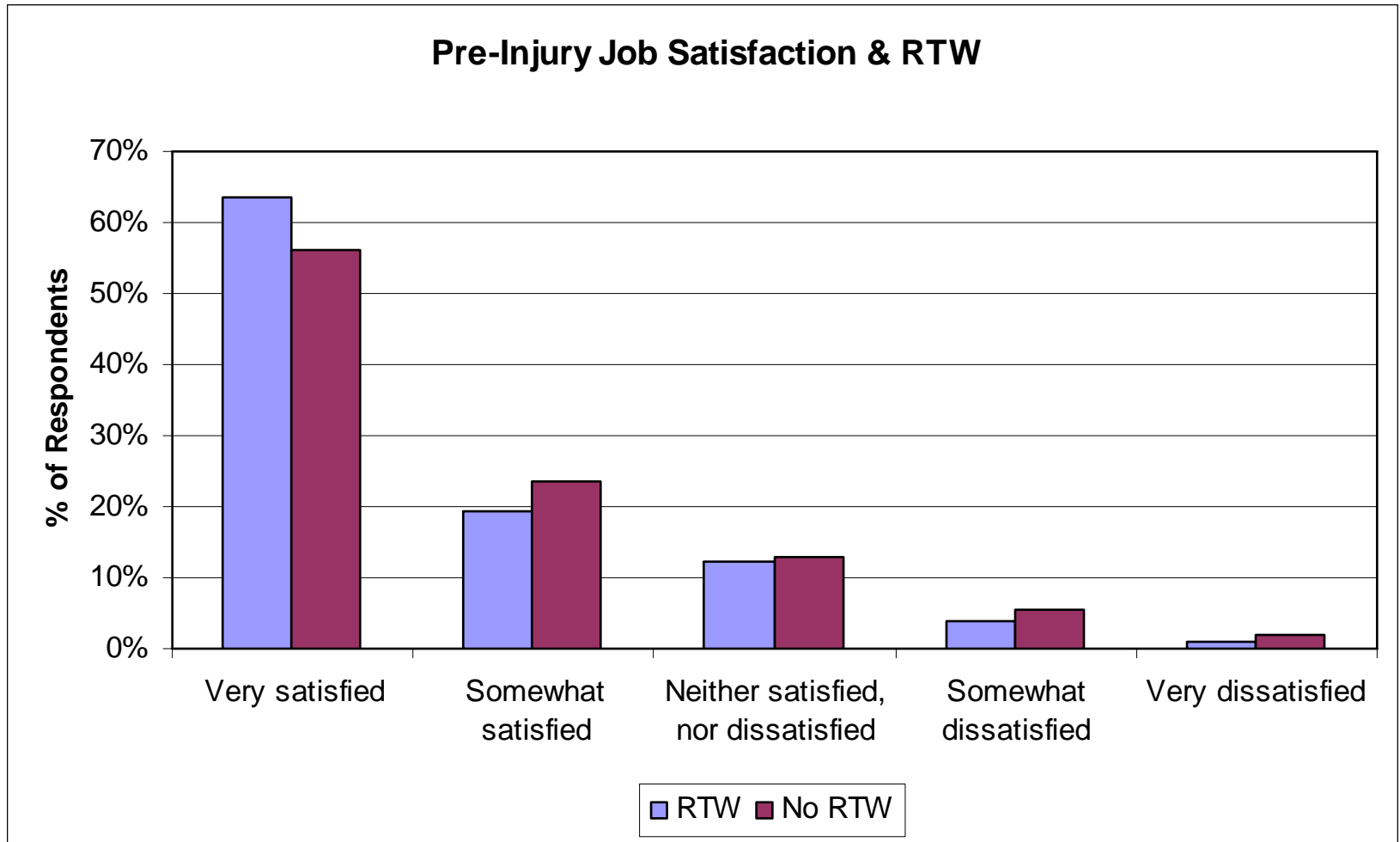
Less Than 2 Yrs: respondents answering "H.S. Diploma or Equivalency," "Some College"

2 Yrs or More: respondents answering "Vocational/2 Yr. College Diploma," "4 Year College Degree," "Advanced Degree"

Tenure on the Job

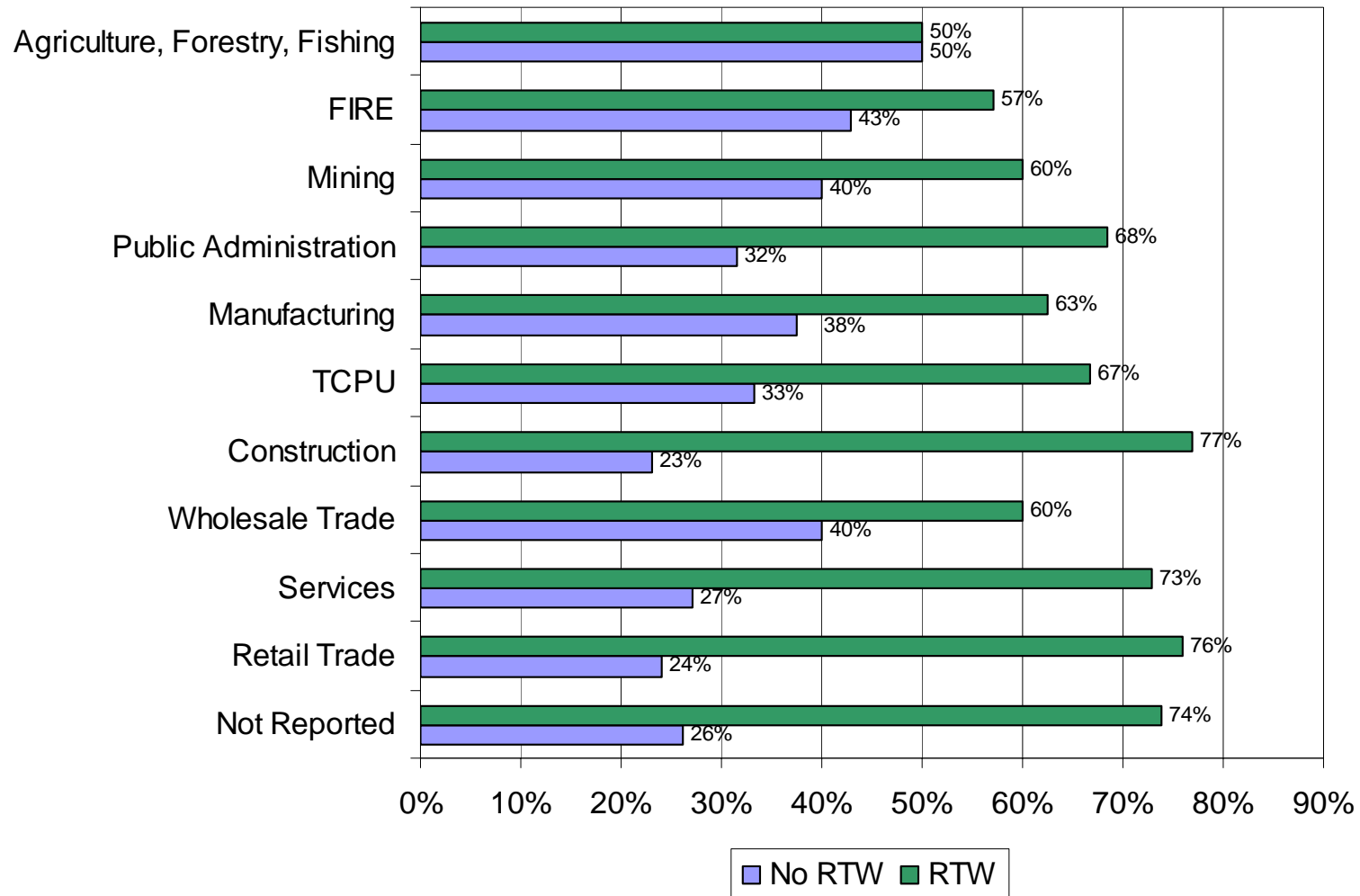


Job Satisfaction



Industry

Industry and RTW



TCPU: Transportation, Communications, Public Utilities. **FIRE:** Finance, Insurance, Real Estate

RTW Outcomes



Of those that RTW:

- 87% returned to their previous employers
- 71% did not experience wage reductions upon returning
- 66% were either “somewhat” or “very” satisfied with their jobs upon returning



Interactions with Stakeholders



Employers...the good news

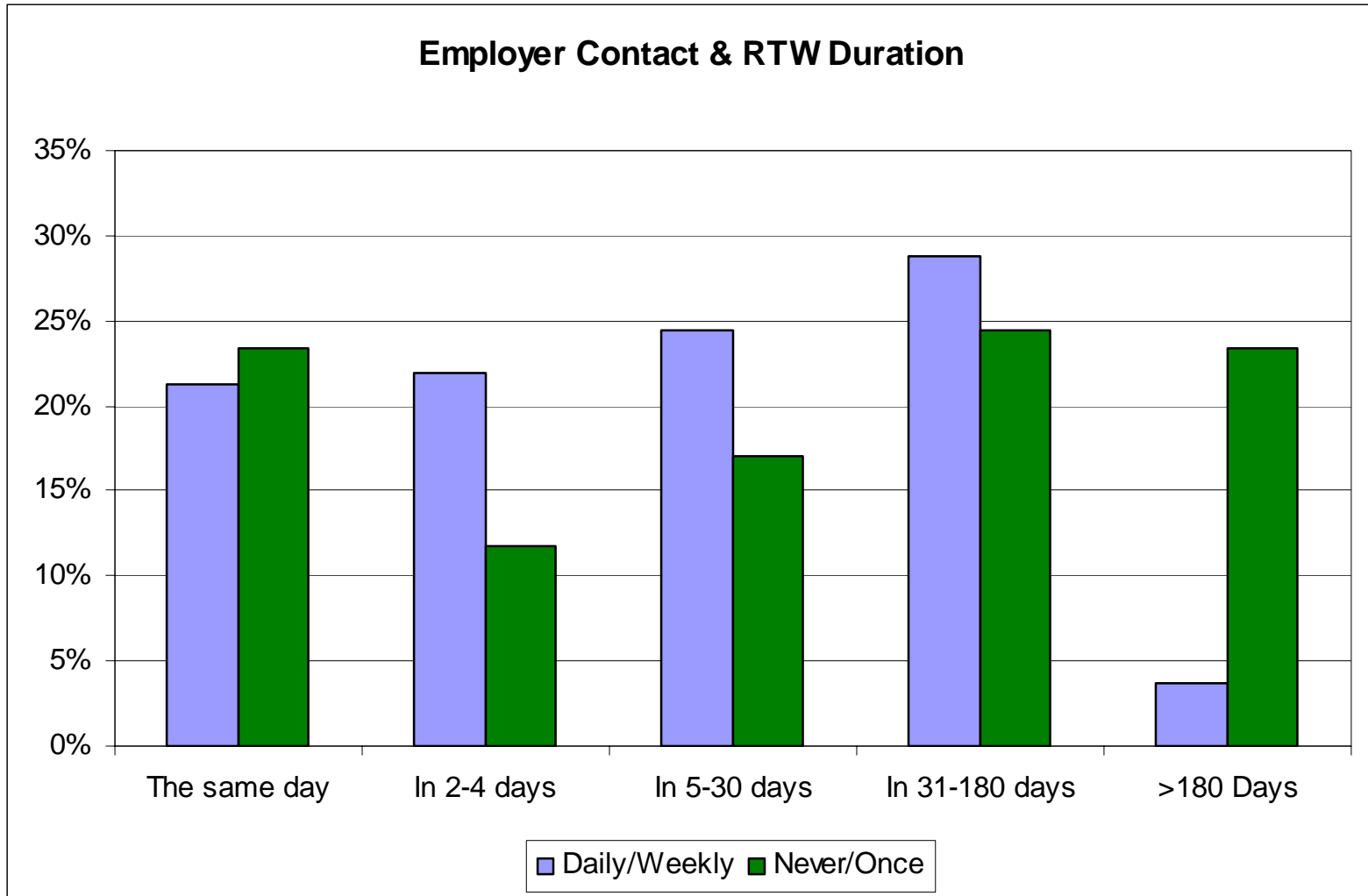
- Only 10% cited an employer or supervisor's carelessness as the cause of injury
- 78% found their job training “good” or “very good”
- 69% rated their safety training as “good” or “very good,” another 17% rated it “fair”
- Only 6% cited lack of safety training as a cause of injury

Employers...the bad news



- 40% of respondents reported that their employer had never contacted them or only contacted them after RTW
- 53% of respondents had discussed RTW options with their employer. Of those:
 - 52% discussed modified work while healing
 - 19% discussed RTW only after fully healed

Employers



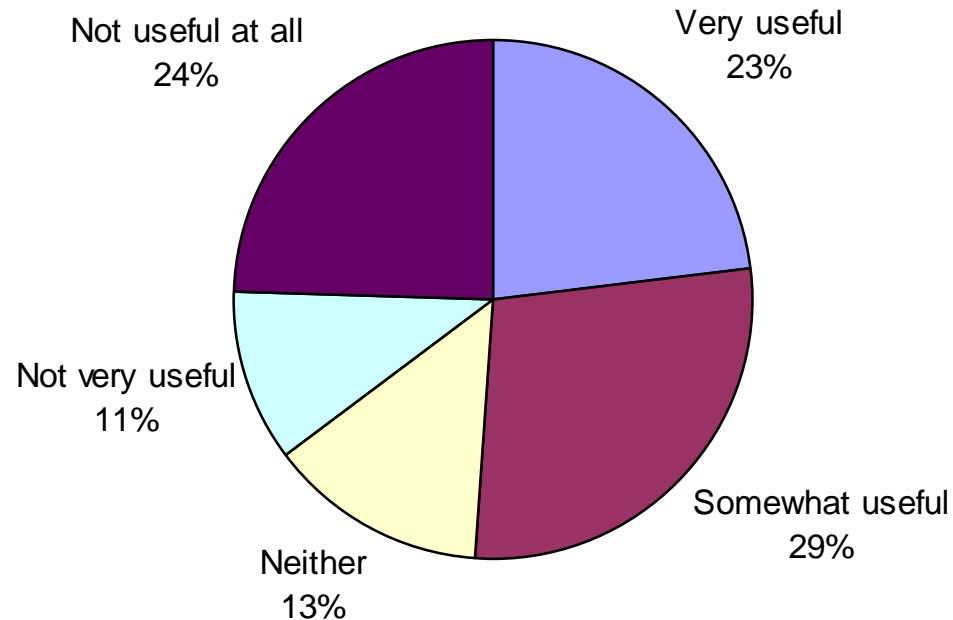


Vocational Rehabilitation

- 89 individuals received Voc Rehab services (16.7% of respondents)
- Of those that received Voc Rehab:
 - 53% were in contact weekly or monthly
 - 24% were in contact less than once per month
 - 23% were in contact only once

Vocational Rehabilitation

Usefulness of VR Experience



Claimant Attorneys



- 135 individuals consulted an attorney (24.5% of respondents)
- 64% consulted the attorney before RTW
- 47% hired the attorney because they anticipated the need for legal advice
- 63% of the individuals that hired an attorney have not RTW yet

Who Hires Attorneys?

- Similar pre-injury job satisfaction
- Similar tenure on-the-job levels
- Similar education levels
- Similar union percentages
- Similar surgery percentages
 - However, none reported 6+ surgeries, 10 in the comparison group
- Average previous injury numbers virtually equal

To Summarize



- Lower education levels are associated with longer RTW durations
- Construction, services, and retail trade industries have the highest percentages of respondents that have RTW
- More employer contact is associated with shorter RTW duration

Summary...



- Workers report high training and job satisfaction numbers
- Nearly half of employers did not discuss RTW options with injured workers
- 52% of Voc Rehab users found their experience useful
- The main reason people see attorneys is because they anticipate needing legal advice
- People that hire attorneys appear to have the same characteristics as people that do not hire attorneys

Next Steps



- Further analysis of Voc Rehab and Attorney data
- Explore stakeholder relationships
- Examine the return-to-work decision
- Results from other surveys
 - Employers
 - Medical Providers
 - Voc Rehab Counselors
 - Claimant Attorneys



Thoughts or Questions?

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Questions?



- ***Thanks*** to Erin Austin and the ERD Return-to-Work committee for their thoughtful advice and insight.
- ***Thanks*** to Emily Rufo for coordinating survey logistics.
- ***Thanks*** to the ERD Data Management Unit for survey assembly assistance.